

Applicant: \_\_\_\_\_



**Financial Hardship Analysis Form  
Centennial Clean Water Fund (Centennial)  
State Revolving Fund (SRF)  
FY 2006**

**Purpose:** The Department of Ecology will use the information provided on this form to determine if your water pollution control project will cause a financial hardship for residential sewer users. Financial hardship assistance may be available to recipients when a water pollution control facilities construction project will result in a residential user charge in excess of one and one-half percent of the median household income. If Ecology determines that financial hardship exists, it may make available reduced interest rates as low as zero percent, extended terms to twenty years, or partial grant funding to reduce residential user charges. Please direct any questions or comments to the staff of the Financial Management Section of Ecology's Water Quality Program at 360-407-6502.

**I. ROLES AND RESPONSIBILITIES**

This section is intended to summarize the key management agencies, the roles they will be assigned, and the agreements that will be needed to provide for continued cooperation in the management of the facility.

A. Will any other agencies or jurisdictions, beside the applicant, be responsible for the facility in terms of:

1. Ownership? \_\_\_\_\_

2. Operation? \_\_\_\_\_

3. Financing? \_\_\_\_\_

B. If so, please describe:

1. The type and amount of the contribution(s): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. The nature of the cooperative agreement(s): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## II. COST ESTIMATE AT TODAY'S PRICES

This section is intended to provide a realistic picture of all costs that will be incurred, including management, overhead, outside services, and equipment related to the project.

### A. Construction cost estimates for facilities

- Treatment plant \$ \_\_\_\_\_
- Pump stations \$ \_\_\_\_\_
- Interceptor sewers \$ \_\_\_\_\_
- Combined sewer overflow reduction measures \$ \_\_\_\_\_
- Collection sewers \$ \_\_\_\_\_
- Land acquisition \$ \_\_\_\_\_
- Other (specify) \$ \_\_\_\_\_

Total construction costs \$ \_\_\_\_\_

### B. Estimated annual operation, maintenance, and equipment replacement costs for the proposed facilities (do not include depreciation on equipment or buildings).

- Labor \$ \_\_\_\_\_
- Utilities \$ \_\_\_\_\_
- Materials and supplies \$ \_\_\_\_\_
- Outside services \$ \_\_\_\_\_
- Miscellaneous expenses \$ \_\_\_\_\_
- Equipment replacement (*e.g.*, pumps, vehicles) \$ \_\_\_\_\_
- Other (specify) \$ \_\_\_\_\_

Annual operation, maintenance and equipment replacement costs \$ \_\_\_\_\_

## III. FINANCING

### A. Breakdown of funding, committed or anticipated, to support facilities planning, design, and construction costs for the project.

System components	Estimated cost	Local contributions	Ecology loan share	Ecology grant share	Other grants (specify)	Other loans (specify)
• Facilities planning	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Facilities design	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Treatment plant	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Pump stations	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Interceptors	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Collectors	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Land acquisition	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Other (specify)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Totals	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

- B. Methods of financing the amount to be borrowed from the SRF or Centennial programs and the amount borrowed from other lenders, if any (from III A).

Financing method	Amount to be borrowed or borrowed	Interest rate	Term of maturity	Annual debt service payment
SRF loan	\$ _____	_____	_____	\$ _____
CCWF loan	\$ _____	_____	_____	\$ _____
General Obligation bond	\$ _____	_____	_____	\$ _____
Revenue bond	\$ _____	_____	_____	\$ _____
Other loan(s) (specify)	\$ _____	_____	_____	\$ _____
	\$ _____	_____	_____	\$ _____
	\$ _____	_____	_____	\$ _____
Totals	\$ _____	_____	_____	\$ _____

- C. Estimated annual water pollution control facilities costs.

Existing annual operation, maintenance and equipment replacement costs:  
(Do not include depreciation on equipment or buildings.)

- Labor (+) \$ \_\_\_\_\_
  - Utilities (+) \$ \_\_\_\_\_
  - Materials and supplies (+) \$ \_\_\_\_\_
  - Outside services (+) \$ \_\_\_\_\_
  - Miscellaneous expenses (+) \$ \_\_\_\_\_
  - Equipment replacement (*e.g.*, pumps, vehicles) (+) \$ \_\_\_\_\_
  - Other (specify) (+) \$ \_\_\_\_\_
1. Discontinued portion of above costs as a result of proposed projected (-) \$ \_\_\_\_\_
  2. Estimated annual operation and maintenance and equipment replacement costs for proposed facilities (from II-B) (+) \$ \_\_\_\_\_
  3. Annual debt service on existing wastewater facilities, not associated with this project (+) \$ \_\_\_\_\_
  4. Annual debt service on existing and proposed wastewater facilities, if any (from III B) (+) \$ \_\_\_\_\_

Total estimated annual water pollution control facilities costs = \$ \_\_\_\_\_

#### IV. DEMOGRAPHIC INFORMATION

- A. Population estimates

1. Population in 2000: \_\_\_\_\_
2. Current population: \_\_\_\_\_
3. Estimated population in 2005: \_\_\_\_\_
4. Planning year: \_\_\_\_\_
5. Planning year population: \_\_\_\_\_

Source of estimates: \_\_\_\_\_

- |                        |                       |                       |
|------------------------|-----------------------|-----------------------|
| 6. Sewer users:        | a. Number of existing | b. Number of proposed |
| Residential customers: | _____                 | _____                 |
| Commercial customers:  | _____                 | _____                 |

B. Median Household Income (MHI)

1. 2000: \_\_\_\_\_
2. Current MHI: \_\_\_\_\_

(See Appendix H, Median Household Income table for information on 2005 estimated median household income.)

MHIs have been updated from 2000 census levels available for many communities in the state. If public bodies believe calculated levels do not adequately reflect existing circumstances, Ecology may accept adequate surveys or other documentation to accurately determine the MHI.

**V TOTAL ANNUAL COST PER HOUSEHOLD**

This section is intended to measure the financial burden imposed on each household by the proposed project.

- |                                  |  |              |
|----------------------------------|--|--------------|
| A.                               | Total estimated annual water pollution control facilities costs (from III C) | \$ _____     |
| B.                               | Non-residential share of total annual charges                                | (-) \$ _____ |
| C.                               | Remaining residential share of total annual facilities charges               | (=) \$ _____ |
| D.                               | Number of households   | _____        |
| Total annual costs per household |  | \$ _____     |

Signature of person responsible for completing this form.

\_\_\_\_\_  
Signature of authorized representative.

\_\_\_\_\_  
(Date)

\_\_\_\_\_

\_\_\_\_\_  
(Date)

*If you need this publication in an alternate format, please contact us at 360-407-6502 or TTY (for the speech and hearing impaired) at 711 or 1-800-833-6388.*